

LOWEST FLOOR GUIDE

I. USING THE LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program. The comments accompanying each building drawing provided in this section will assist the producer in developing the proper rate for the building. Some special considerations to keep in mind are:

- Buildings constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM) can, at the option of the insured, be elevation rated using Post-FIRM rates. The insured may select the more advantageous rate.
- An elevated building with an enclosure below the elevated floor with proper openings in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate "No" for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

All enclosures (including an elevator shaft or a crawl space) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area must be provided. The bottom of all openings must be no higher than 1 foot above the grade underneath the openings.

- As an alternative to the proper openings described above, a registered professional engineer or architect may certify that the openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. For acceptable certifications, refer to FEMA Technical Bulletin 1-93, "Openings in Foundation Walls."
- An Elevation Certificate is required if the building is Post-FIRM and located in a Special Flood Hazard Area (SFHA) or is a Pre-FIRM building opting for Post-FIRM rates.

- If a building elevated on a crawl space is located in an A zone (any flood zone beginning with the letter A) and has an attached garage, use the following guidelines to determine the lowest floor for rating:
 - Use the top of the crawl space (under-floor space) floor or the garage floor, whichever is lower, if neither the crawl space nor the garage has proper openings (flood vents); or
 - Use the top of the crawl space floor, if the only area that has proper openings (flood vents) is the garage; or
 - Use the top of the garage floor, if the only area that has proper openings (flood vents) is the crawl space; or
 - Use the top of the finished floor (habitable floor), if both the crawl space and the garage have proper openings (flood vents).
- If the building is Post-FIRM construction located in flood Zone A, check with the community official to determine if there is an estimated Base Flood Elevation. If available, an Elevation Certificate that certifies the lowest floor elevation must be submitted.

II. LOWEST FLOOR DETERMINATION

The following guidance will help insurance agents determine the lowest floor so that the appropriate rate can be applied.

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a dwelling located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the dwelling, and there is machinery/equipment on the floor of the garage that is below the BFE, the lowest floor is the garage floor unless the garage is properly vented.

In an elevated building, the lowest floor used for rating is the lowest elevated floor, with the following exceptions:

- If a building located in an A zone (any flood zone beginning with the letter A) has an enclosure below the elevated floor, the

enclosure floor becomes the lowest floor for rating if *any* of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space has no proper openings. See "Proper Openings " in the Definitions section.
- In Zones V, VE, and V1-V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met (Also see "D. Post-'81 V Zone Optional Rating" on page RATE 23.):
 - The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space is of any size, and there is machinery or equipment below the Base Flood Elevation located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building—i.e., furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); or
 - The enclosed space is constructed with non-breakaway walls (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); or
 - The enclosed space is 300 square feet or more and has breakaway walls; or
 - The enclosed space has load-bearing (supporting) walls.

PUTTING IT INTO PERSPECTIVE....

Section C of the revised Elevation Certificate provides fields for entering numerous measurements that the surveyor must take in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This new Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which measurement should be used to accurately rate the policy and calculate the premium. This guide **must** be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with **some** helpful information and hints.

WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section C, Item C2. This diagram number refers to one of the eight building diagrams located on Instructions Pages 6 and 7 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C3 of the Elevation Certificate. The letters on the building diagram correspond to the data measurements entered in Items C3.a-f in Section C, Item C3. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

STEP 3:

Review measurement in Item C3.a. If the measurement in Item C3.a is lower than the measurement Item C3.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C3.a (Building diagrams 2 or 4).

- For Building Diagrams 1 and 3, if Item C3.a is higher than C3.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use item C3.a as the lowest floor elevation for rating.

- If Item C3.c is given, and the property is in a V Zone, Item C3.c will be the correct reference level if there are no enclosures (Building diagram No. 5).
- If Item C3.c is higher than Item C3.a, then you have an elevated building with enclosures below the elevated level. Use Item C3.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C3.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building diagram No. 6).

IMPORTANT HINT:

- If Item C3.h shows vents, and the vents are adequate for the square footage of the crawl space/enclosure, then you have an elevated building with proper venting. The reference level to be used is Item C3.b, top of the next higher floor, as long as the building is not located in a V Zone (Building diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

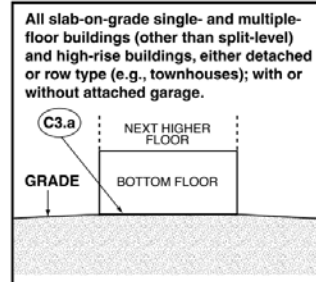
Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

BUILDING DIAGRAM #1

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side. *

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a or Item C3.d (if structure has attached garage)

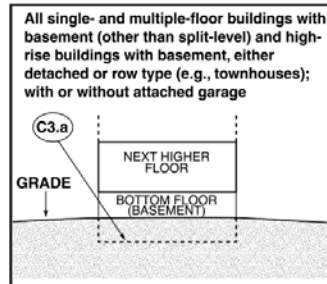


BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Top of basement floor or crawlspace

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a

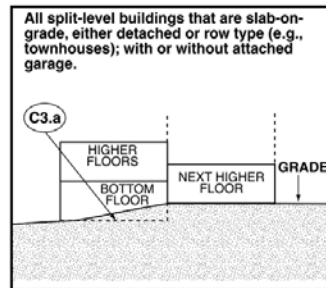


BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a

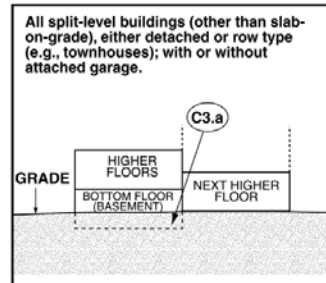


BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Top of slab (basement floor or crawlspace)

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a



Lowest Floor Guide for Zones AO and A (without estimated BFE)

BUILDING DIAGRAMS #1-8

Distinguishing Feature: All Buildings

Lowest Floor Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate:

Use the measurement provided in Item E2. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-8 with proper openings, use the measurement provided in Item E3.

* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

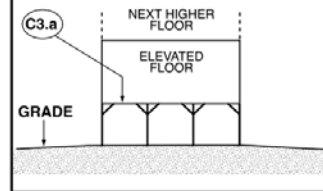
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or readily removable insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



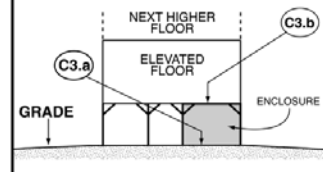
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a or Item C3.b

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



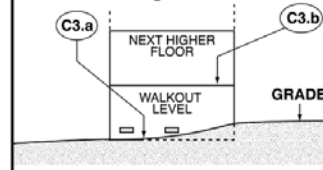
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings* present in the walls of the enclosure.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a or Item C3.b

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



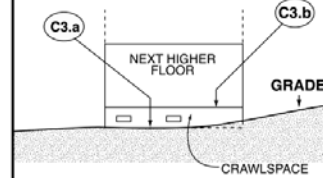
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In all A zones, the crawl space is with or without openings* present in the walls of the crawl space.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met.

Elevation Needed for Rating from FEMA Elevation Certificate:
Item C3.a or Item C3.b

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without attached garage.



* An "opening" (flood vent) is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.

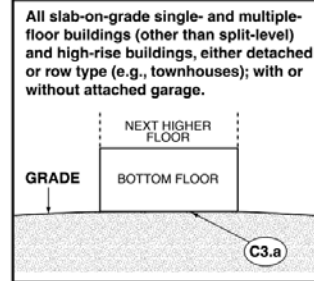
Lowest Floor Guide for Zones V, VE, V1-V30

BUILDING DIAGRAM #1

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a**

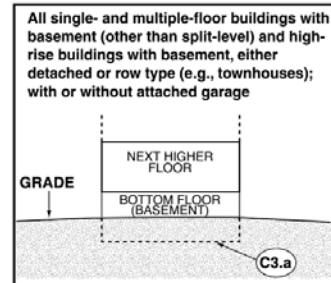


BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a**

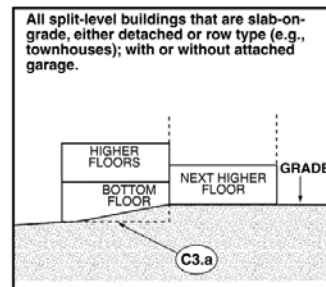


BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a**

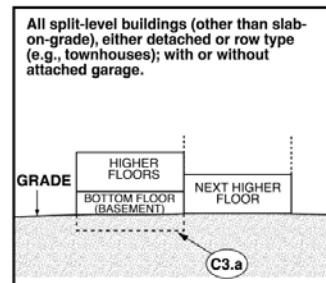


BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.*

Lowest Floor for Rating: Bottom of slab (basement floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a**



* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** Use Item C3.c if available, otherwise subtract 12 inches from Item C3.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C3.a.

Lowest Floor Guide for Zones V, VE, V1 - V30

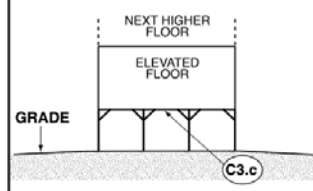
BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is 1/2 inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.c

All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.



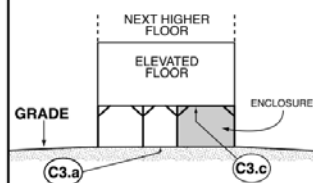
BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a or Item C3.c *

All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.



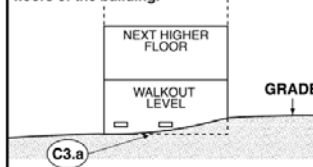
BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a*

All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.



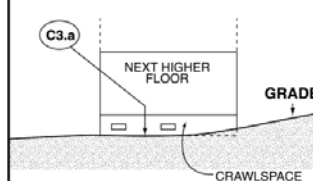
BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C3.a

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without attached garage.

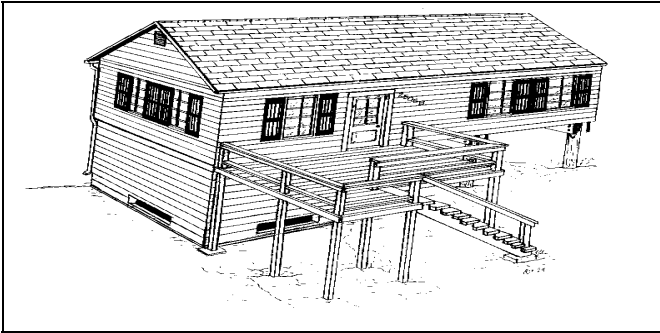


* Use Item C3.c if available, otherwise subtract 12 inches from Item C3.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C3.a.

III. SPECIFIC BUILDING DRAWINGS

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ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating	Use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

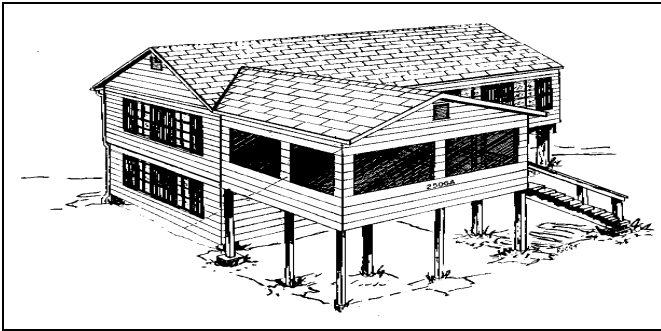
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid perimeter load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with basement/enclosure</i> category.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF— Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

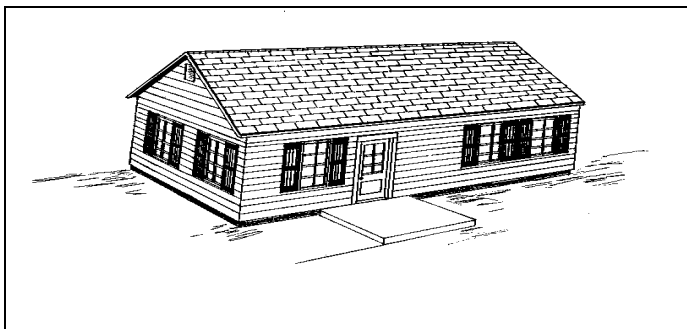
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with basement/enclosure</i> category.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

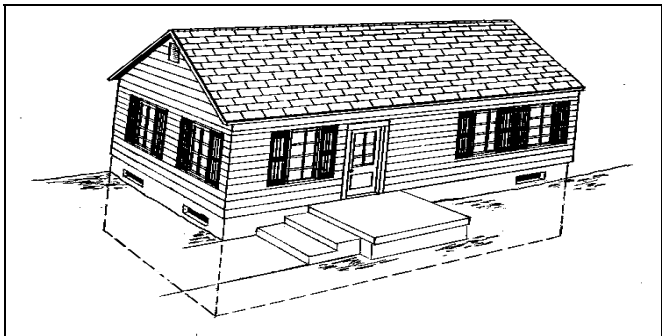
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page*

Building Description	One floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— One floor Basement— None Is Building Elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

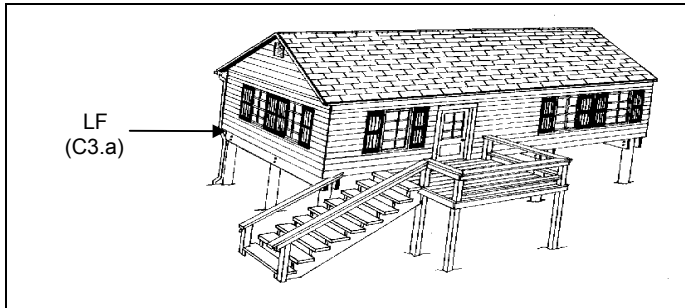
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type—Two floors Basement—Finished or unfinished Is Building Elevated?—No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with basement</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with basement/enclosure</i> category.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

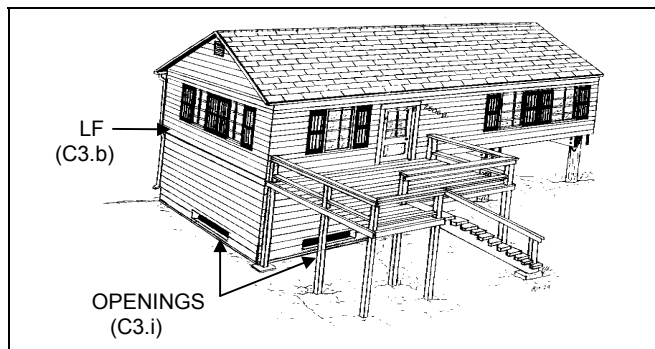
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

LFG 14

May 1, 2005

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table .</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If the difference is 0 or less, submit the application to the NFIP for a rate.</p>



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

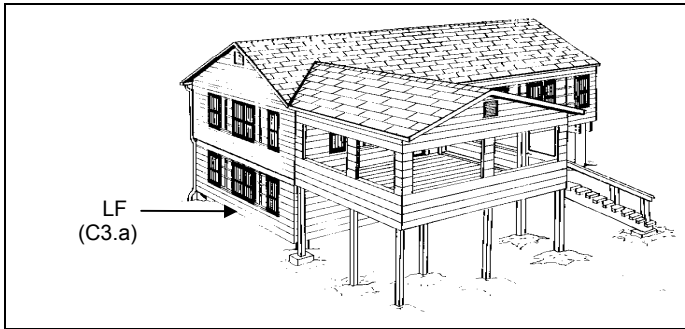
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

LFG 16

May 1, 2005

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (lower of crawl space or garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. AH Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. A Zone: Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table with enclosure category. AH Zone: Use Pre FIRM rate table with enclosure category. A Zone: Use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

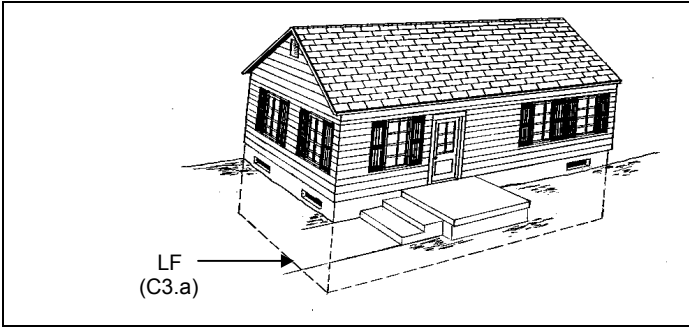
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table .</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

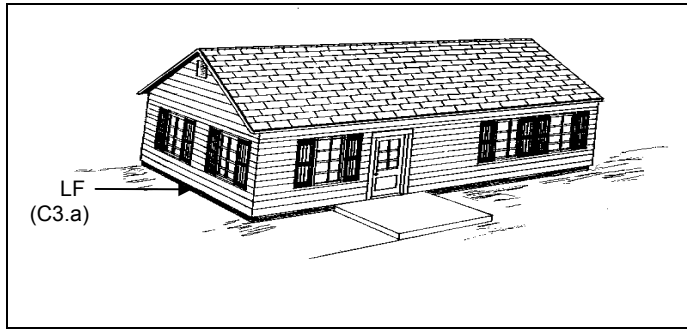
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

LFG 19

May 1, 2005

Building Description	One floor and finished or unfinished basement (See Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Basement— Finished or unfinished Is Building Elevated?— No
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with basement</i> category. AH Zone: Use Pre-FIRM rate table <i>with basement</i> category. A Zone: Use Pre-FIRM rate table <i>with basement</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

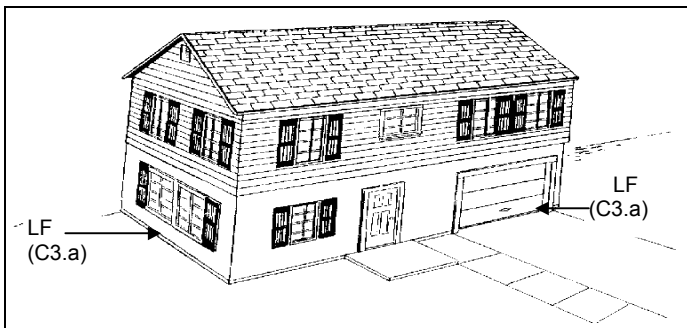
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

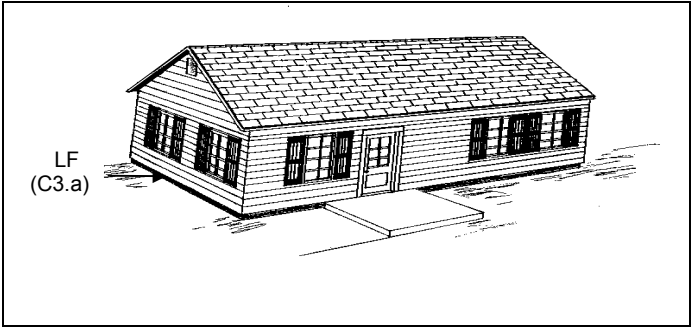
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with enclosed garage on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage.
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the machinery/equipment is below the BFE and the garage is properly vented.
Application Should Show	Building Type—Two floors Basement—None Is Building Elevated?—No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ AND HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

NON-ELEVATED BUILDINGS **PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF— Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type—One floor Basement—None Is Building Elevated?—No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table <i>no basement/enclosure</i> category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

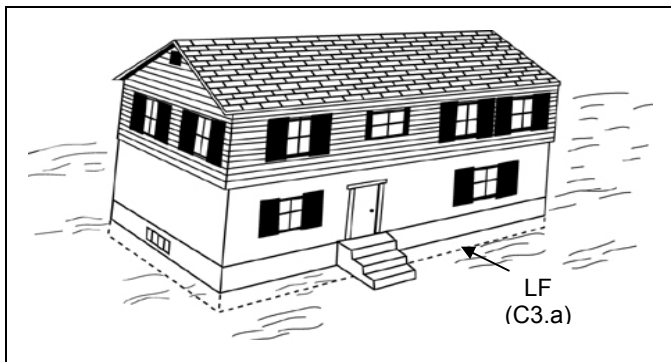


Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type— Two floors Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

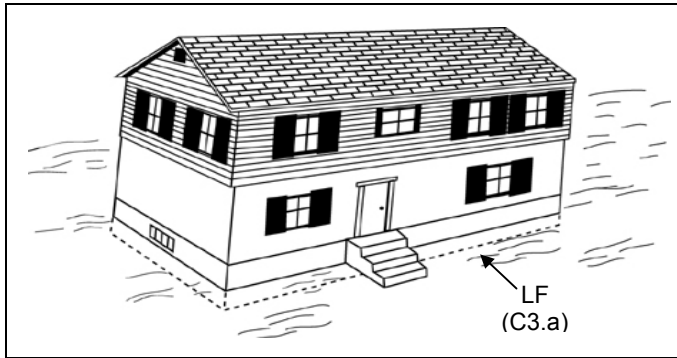
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is within 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is within 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

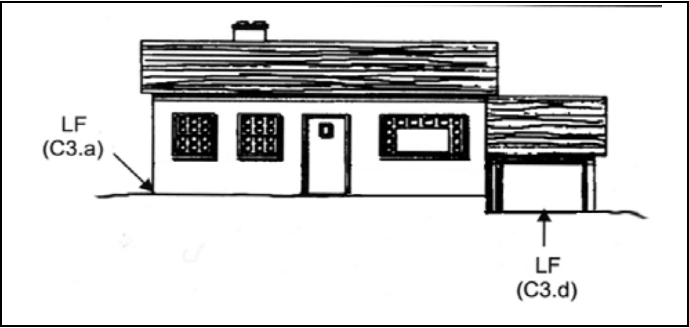
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade within 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



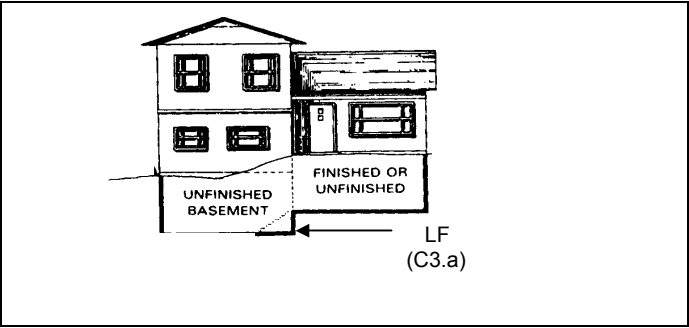
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

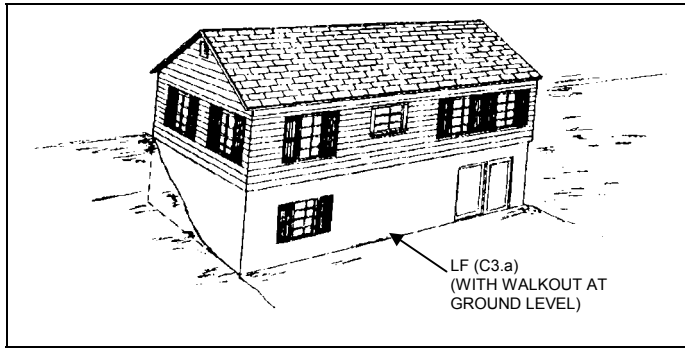


Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Split level with unfinished or finished basement (See Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building Type— Split level Basement— Finished or unfinished Is Building Elevated?— No
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE, use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

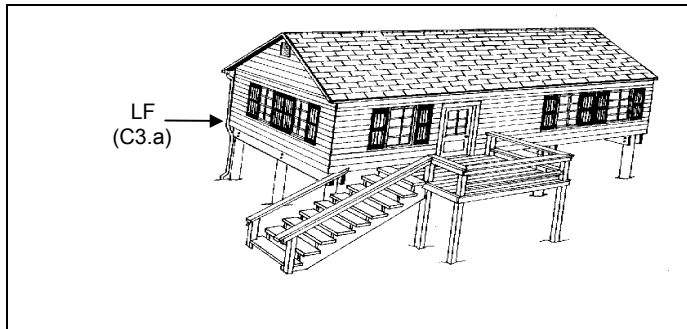
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Load-bearing walls No openings Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF— Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

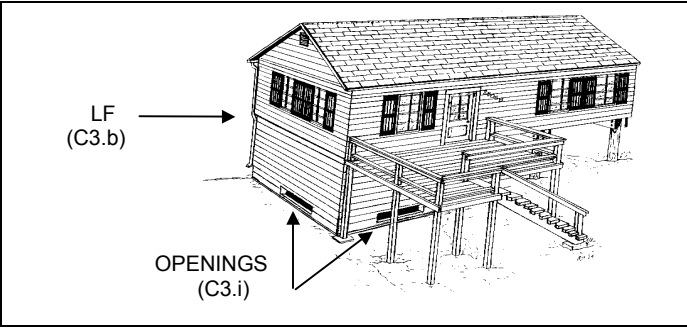
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS **PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

LFG 30

May 1, 2005

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of the next higher floor (elevated floor)
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

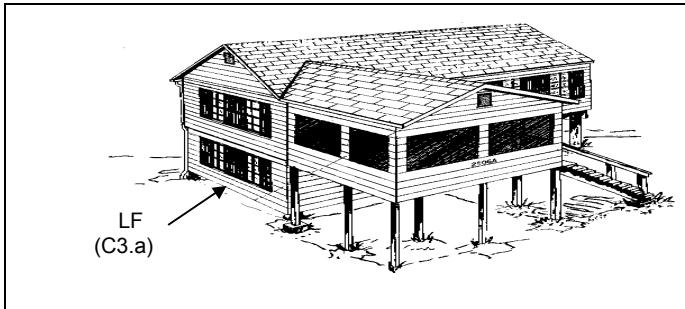
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

LFG 31

May 1, 2005

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space. Enclosed garage at lower level than crawl space; garage above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

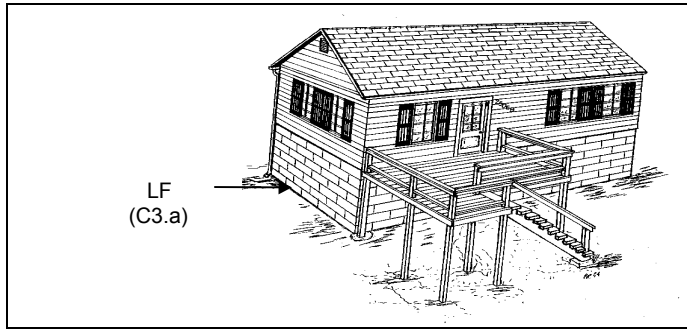
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?—Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

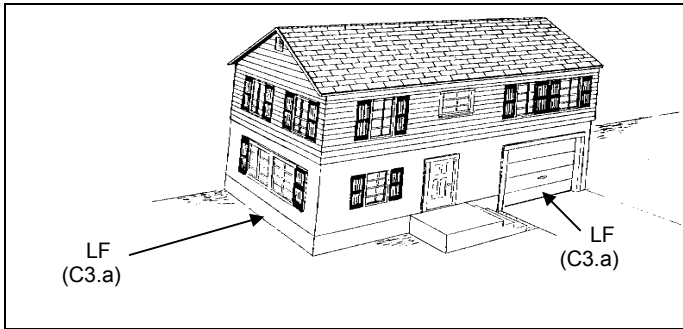
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished enclosure No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

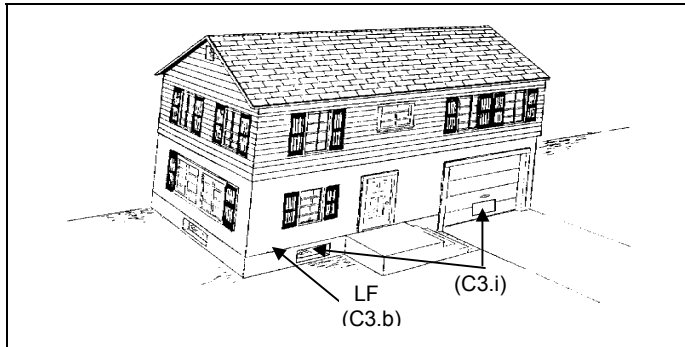
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Enclosed garage at same level as crawl space Unfinished crawl space without proper openings ³ Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Floor of crawl space and garage
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

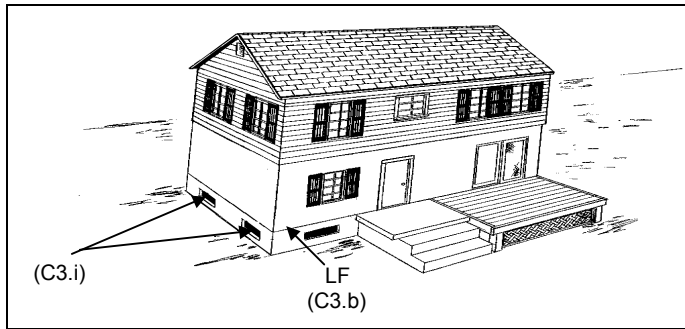
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space and garage designed with proper openings ³ Floor of crawl space is at or above lowest adjacent grade Garage at same level as crawl space
Machinery or Equipment Servicing Building	Without machinery or equipment in crawl space
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



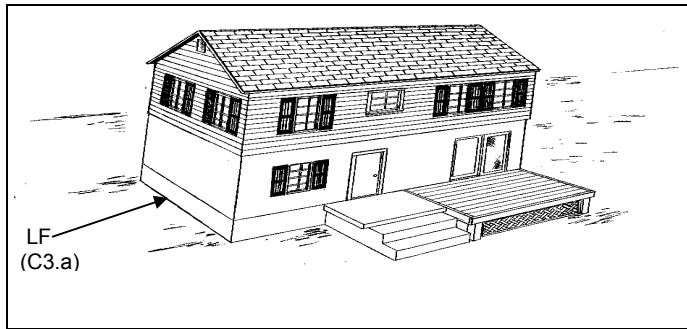
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
² BFE—Base Flood Elevation
³ See page LFG 1 for explanation of proper openings

- ⁴ HAG—Highest Adjacent Grade
⁵ See page LFG 1 for optional elevation rating
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space designed with proper openings ³ Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment in crawl space
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table <i>no basement/enclosure</i> category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>no basement/enclosure</i> category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space without proper openings ³ Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

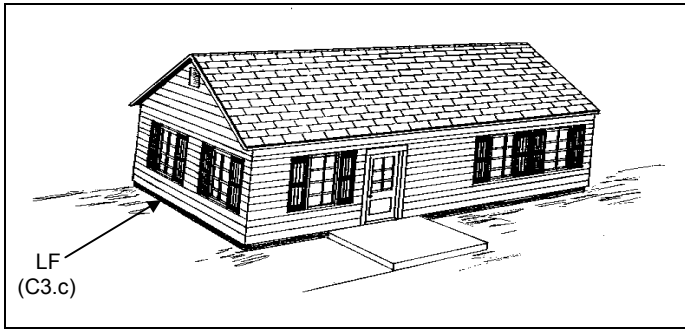
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

LFG 38

May 1, 2005

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table <i>no basement/enclosure</i> category.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

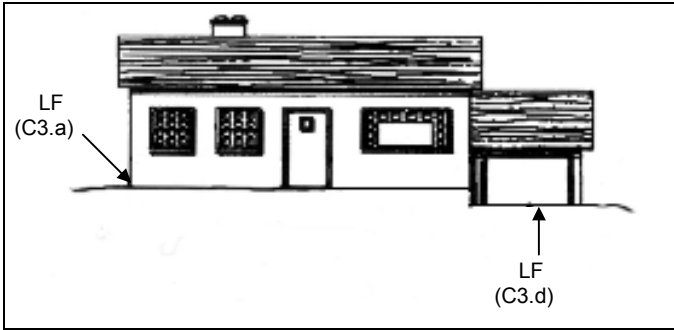
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor No basement (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

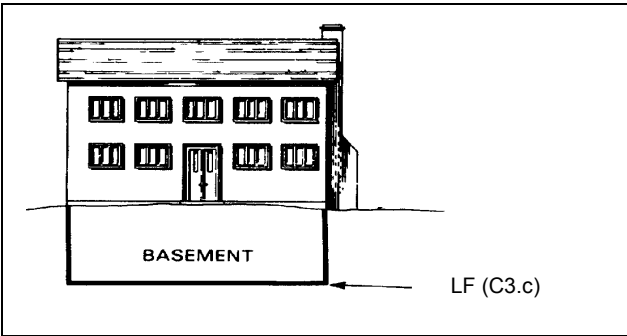
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C3. a or d (attached garage/top of slab) in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3. a or d, whichever is lower. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3. a or d, whichever is lower.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

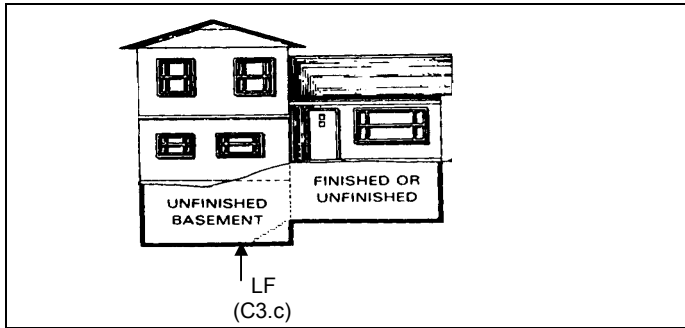
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Three floors Finished basement (See Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Three or more floors Basement— Finished Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

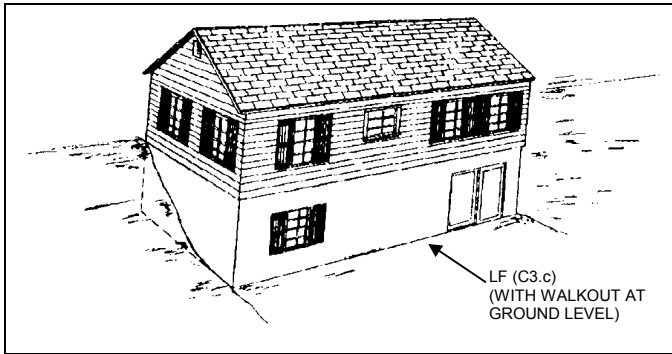
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: *Above references may not apply to this page.*

Building Description	Split level Unfinished basement (See Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Split level Basement— Unfinished Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

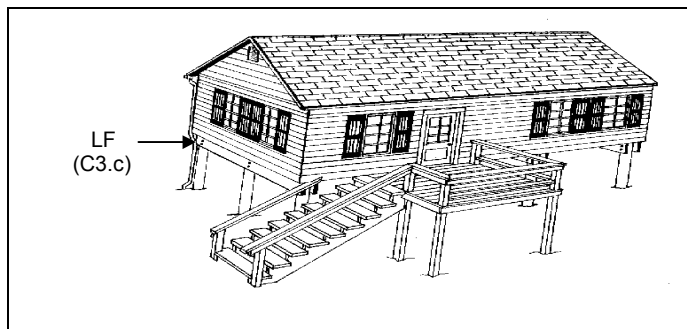
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

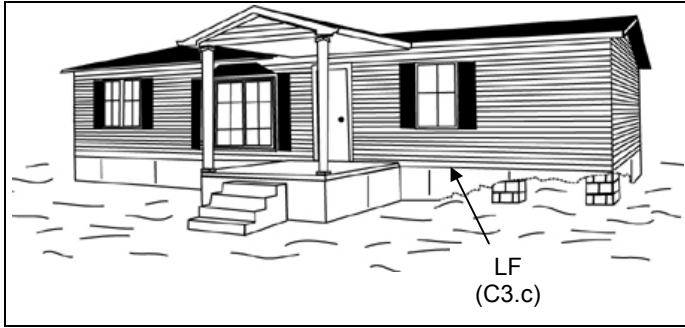
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

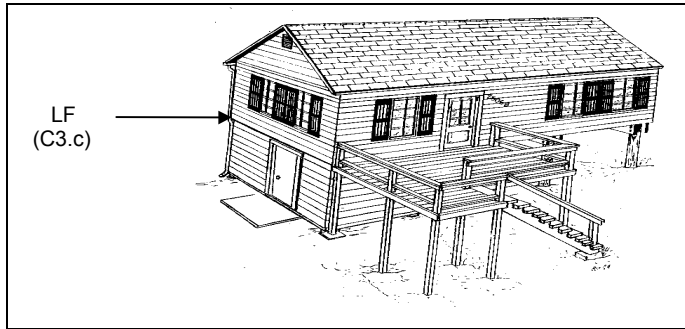
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

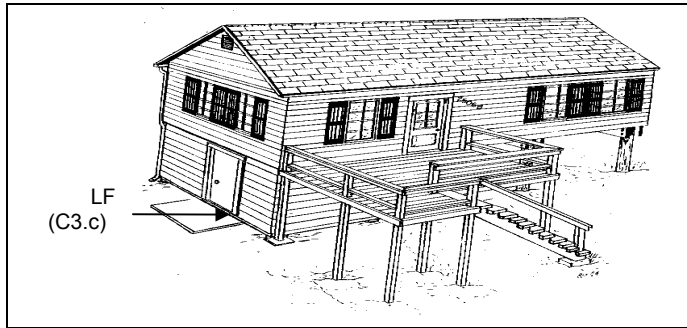
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category and describe the building as an elevated building with enclosure.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

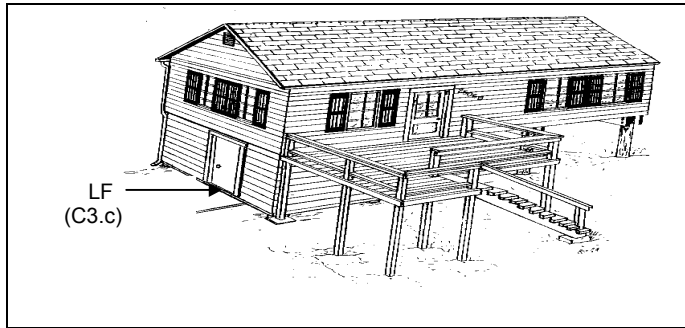
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

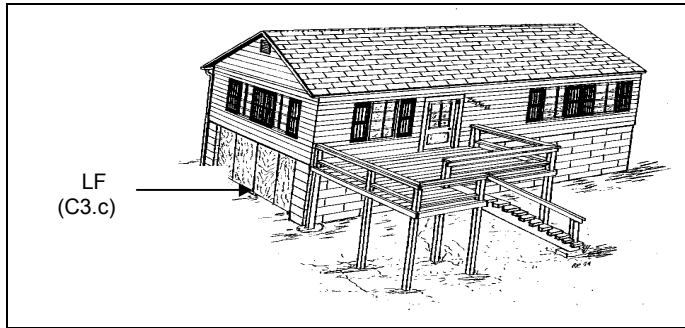
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

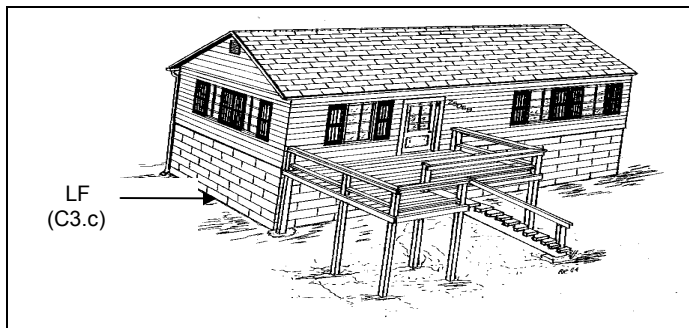
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

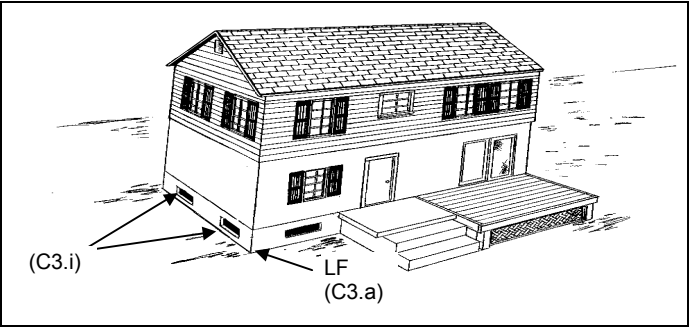
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



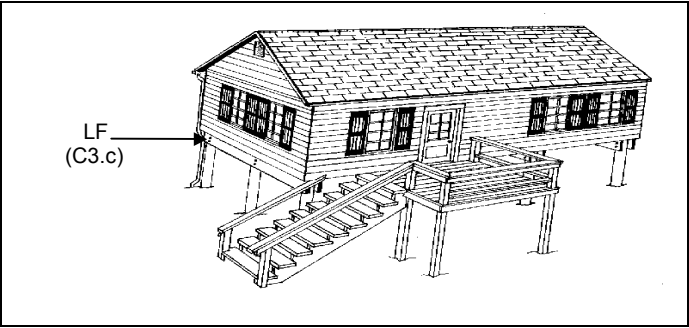
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

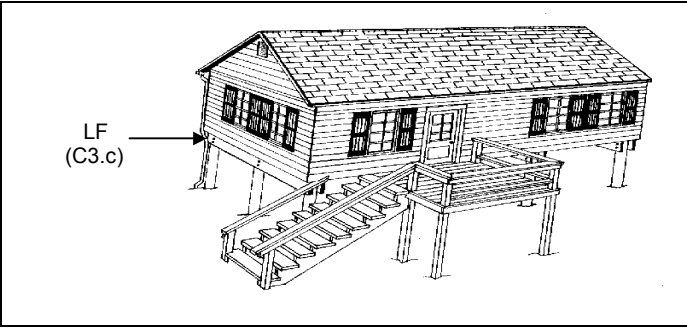
NOTE: *Above references may not apply to this page.*

LFG 52

May 1, 2005

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	The space below the lowest elevated floor either has no enclosure or has: (1) Insect screening, provided that no additional supports are required for the screening; or (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch. Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS **POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION** **DATE OCTOBER 1, 1981, AND AFTER**



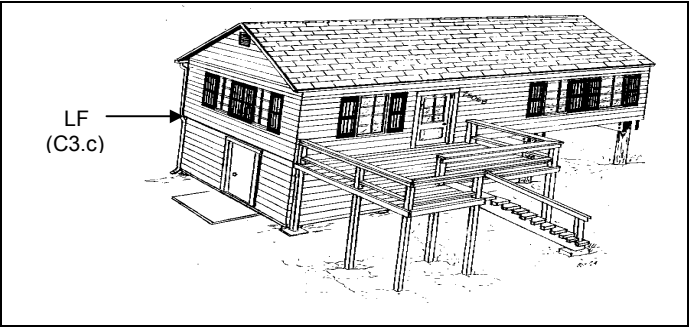
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	With machinery or equipment at or above BFE
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

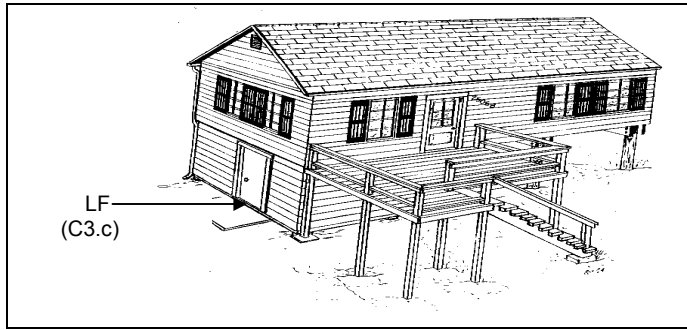


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	Without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone <i>With Obstruction</i> rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

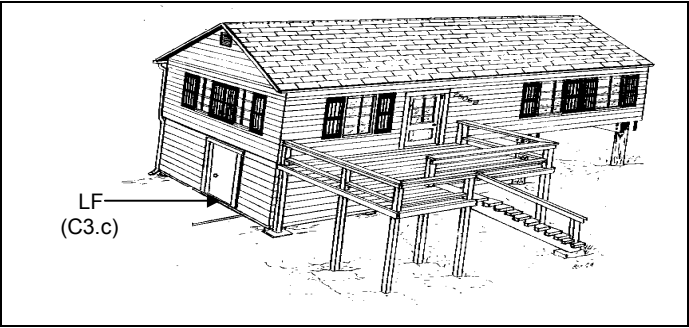
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below BFE
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



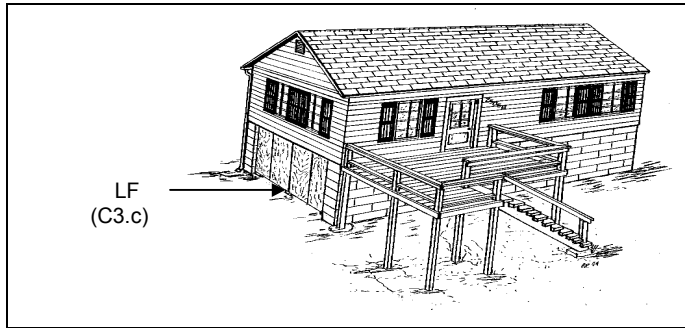
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

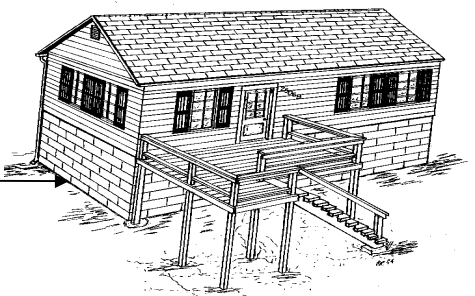
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

LF
(C3.c)



- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

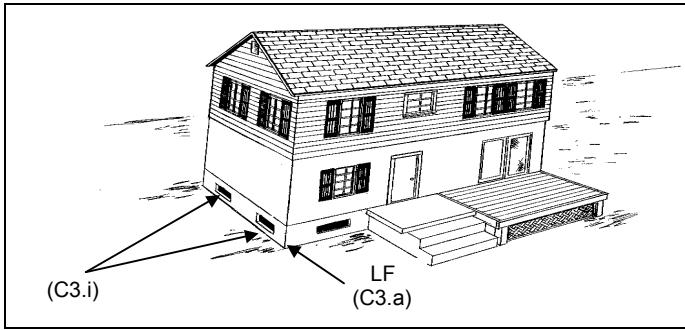
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

LFG 58

May 1, 2005

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: *Above references may not apply to this page.*

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

